



Mobile for  
Development

# Mobile Money Operational Assessment

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# Objectives of the Assessment

The Mobile Money Operational Assessment is designed in Excel for mobile money providers to:

- Provide a quick assessment of their mobile money operation
- Identify foundational barriers to growth
- Provide practical insights into how to overcome these foundational barriers

This Assessment will take about one day to complete, and it is advised that multiple members of a mobile money team contribute as specific knowledge and expertise will be required.



# Scope of the Assessment

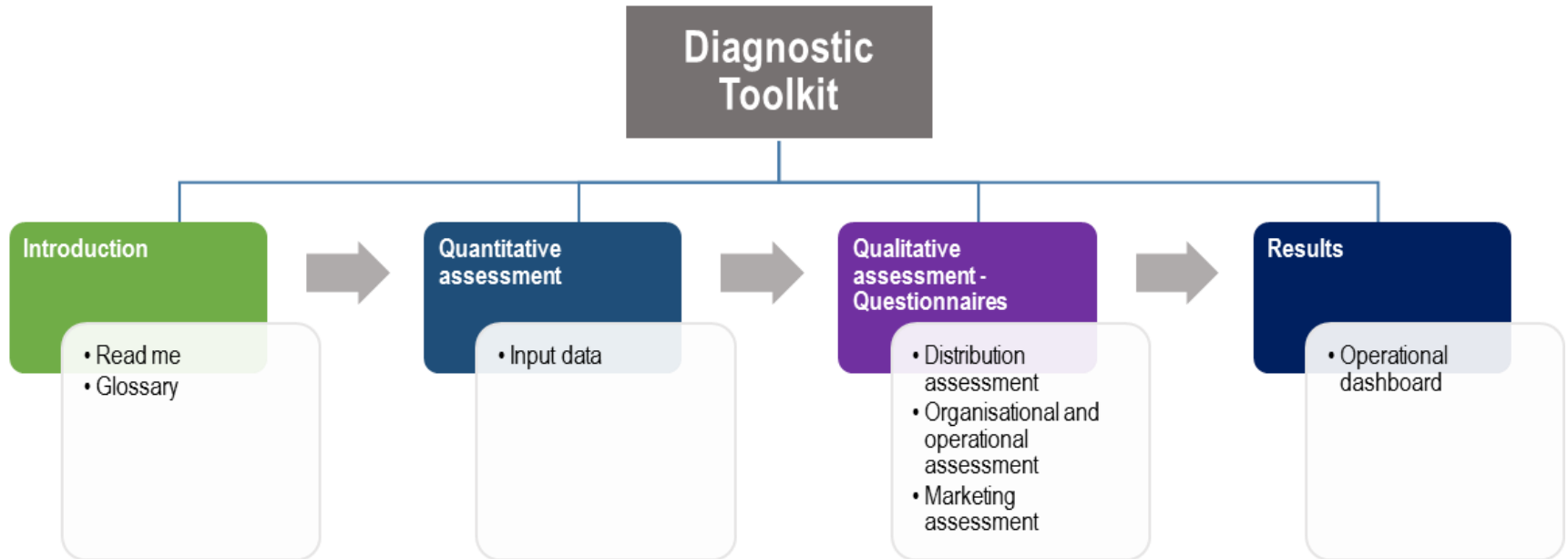
This version of the Assessment covers the basics of a mobile money operation, including:

- Quantitative assessment of key operational metrics
- Qualitative assessment of :
  - Distribution network
  - Organisational structure and operational set up
  - Marketing strategy

Out of scope for this version:

- Regulatory environment
- Competitive environment
- Other advanced capabilities (interoperability, ecosystem, apps, etc.)

# Overview of Assessment





# Assessment: Input data

The Input Data worksheet is for providers to fill in with their operational data, including;

- Customer data
- Agents and distribution network data
- Product data

Customer data from the past 18 months is preferred for more accurate growth rate within the Operational Dashboard.

**Input data**

**Deployment**

Months since launch

Country population

Number of GSM customers

Sep-13	Dec-13	Mar-14	Jun-14	Sep-14	Dec-14
					200

**Customers**

Number of mobile money **registered** customer accounts

Sep-13	Dec-13	Mar-14	Jun-14	Sep-14	Dec-14
100	100	100	100	100	100

Number of mobile money **active** customer accounts - **90 days**

Sep-13	Dec-13	Mar-14	Jun-14	Sep-14	Dec-14
100	100	100	100	100	100

Number of mobile money **active** customer accounts - **30 days**

Sep-13	Dec-13	Mar-14	Jun-14	Sep-14	Dec-14
					100

Number of **unregistered** customers who have been **transacting** over the counter (OTC) during the month

Sep-13	Dec-13	Mar-14	Jun-14	Sep-14	Dec-14
					100

**Domestic P2P transfers**

Number of **on-net, off-net, and bank** account to account P2P transfers excluding OTC transactions

Dec-14
100

Number of OTC P2P transactions

Dec-14
100

Number of international remittances **sent or received into a customer account**

Dec-14
100

Number of Bill payments including OTC transactions

Dec-14
100

Number of Merchant payments

Dec-14
100

Number of Bulk payments including OTC transactions

Dec-14
100

Number of Airtime top-ups EXCLUDING OTC transactions

Dec-14
100

Number of Cash-ins at an agent or ATM

Dec-14
100

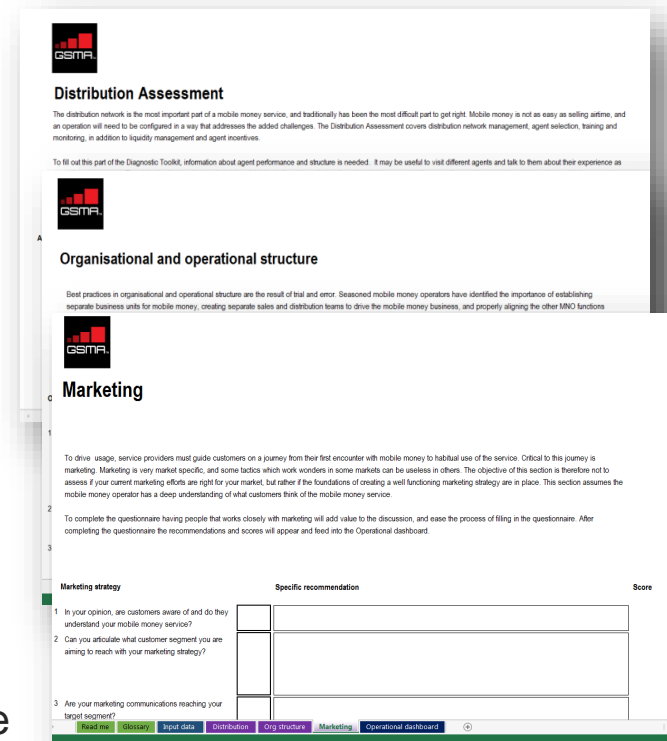
Number of Cash-outs at an agent or ATM

Dec-14
100

# Assessment: Questionnaires

The Operational Assessment contains three questionnaires covering:

- Distribution
  - Organisational and operational structure
  - Marketing
- The questions have binary responses, with “YES”, “NO” or “N/A” as options
  - Recommendations will be provided if your response is not in line with global best practice
  - Each response is given a score, which are tallied in the Operation Health Dashboard
  - Additional sources and resources are provided at the bottom of each questionnaire for further insights on overcoming barriers



The screenshot shows a web-based questionnaire interface for the GSMA Distribution Assessment. It includes a title, introductory text, and a table for recording responses and scores.

**Distribution Assessment**

The distribution network is the most important part of a mobile money service, and traditionally has been the most difficult part to get right. Mobile money is not as easy as selling airtime, and an operator will need to be configured in a way that addresses the added challenges. The Distribution Assessment covers distribution network management, agent selection, training and monitoring, in addition to liquidity management and agent incentives.

To fill out this part of the Diagnostic Toolkit, information about agent performance and structure is needed. It may be useful to visit different agents and talk to them about their experience as

**Organisational and operational structure**

Best practices in organisational and operational structure are the result of trial and error. Seasoned mobile money operators have identified the importance of establishing separate business units for mobile money, creating separate sales and distribution teams to drive the mobile money business, and properly aligning the other MNO functions

**Marketing**

To drive usage, service providers must guide customers on a journey from their first encounter with mobile money to habitual use of the service. Critical to this journey is marketing. Marketing is very market specific, and some tactics which work wonders in some markets can be useless in others. The objective of this section is therefore not to assess if your current marketing efforts are right for your market, but rather if the foundations of creating a well functioning marketing strategy are in place. This section assumes the mobile money operator has a deep understanding of what customers think of the mobile money service.

To complete the questionnaire having people that works closely with marketing will add value to the discussion, and ease the process of filling in the questionnaire. After completing the questionnaire the recommendations and scores will appear and feed into the Operational dashboard.

Marketing strategy	Specific recommendation	Score
1 In your opinion, are customers aware of and do they understand your mobile money service?		
2 Can you articulate what customer segment you are aiming to reach with your marketing strategy?		
3 Are your marketing communications reaching your target segment?		

Read me | Close | Input data | Distribution | Org structure | Marketing | Operational dashboard



# Assessment: Distribution

The Distribution Assessment covers the following topics:

- Agent network
- Agent selection
- Agent training
- Agent monitoring
- Agent liquidity
- Agent incentives

It is advised that multiple members of a mobile money team contribute to filling out this questionnaire, as specific expertise and knowledge of distribution is needed.

**Distribution Assessment**

The distribution network is the most important part of a mobile money service, and traditionally has been the most difficult part to get right. Mobile money is not as easy as selling airtime, and an operation will need to be configured in a way that addresses the added challenges. The Distribution Assessment covers distribution network management, agent selection, training and monitoring, in addition to liquidity management and agent incentives.

To fill out this part of the Diagnostic Toolkit, information about agent performance and structure is needed. It may be useful to visit different agents and talk to them about their experience as a mobile money agent. The objective is to understand what they think is challenging and attractive about being an agent. However, the most important aspect to understand is how agents are treating customers and if they are explaining the service adequately, thus creating trust in mobile money.

After completing the questionnaire the recommendations and scores will appear, and feed into the Operational dashboard.

Agent network	Answer	Specific recommendation	Score
1 Do you have a dedicated mobile money sales team employed to visit agents to communicate new products, campaigns and communicate information from your operation?			
2 Are sales and monitoring activities performed by two separate teams?			

Distribution overall score: 0 out of 63 (0.0%)

Topic	Score	Percentage
Agent network	0 out of 13	(0%)
Agent selection	0 out of 6	(0%)
Agent training	0 out of 15	(0%)
Agent monitoring	0 out of 10	(0%)
Agent liquidity	0 out of 11	(0%)
Agent incentives	0 out of 8	(0%)

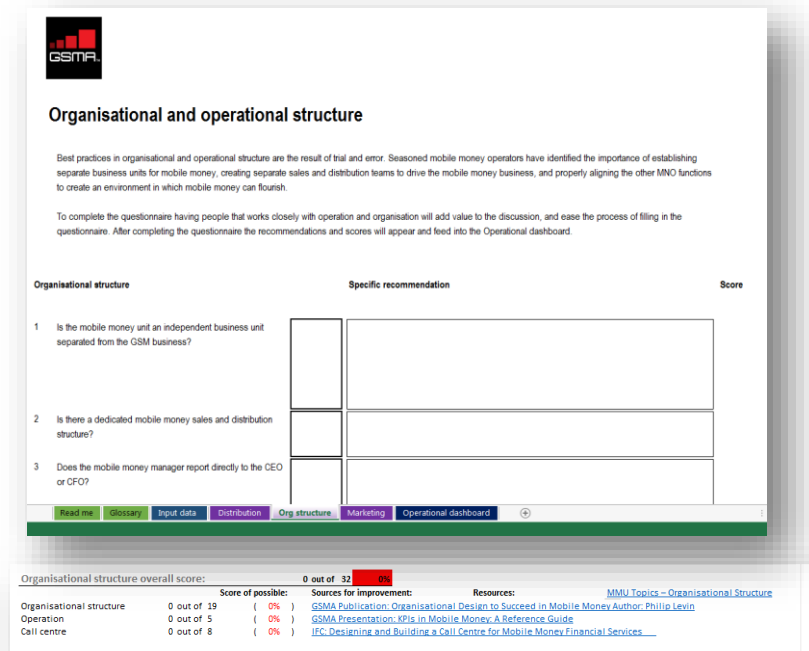
When the questionnaire is completed, scores are tallied in the Operational Health Dashboard

# Assessment: Organisational and operational structure

The Organisational and Operational Structure covers the following:

- Organisational structure
- Operations
- Call Centre

It is advised that multiple members of a mobile money team contribute to filling out this questionnaire, as specific expertise and knowledge of organisational structure and operations is needed.



**Organisational and operational structure**

Best practices in organisational and operational structure are the result of trial and error. Seasoned mobile money operators have identified the importance of establishing separate business units for mobile money, creating separate sales and distribution teams to drive the mobile money business, and properly aligning the other MNO functions to create an environment in which mobile money can flourish.

To complete the questionnaire having people that works closely with operation and organisation will add value to the discussion, and ease the process of filling in the questionnaire. After completing the questionnaire the recommendations and scores will appear and feed into the Operational dashboard.

Organisational structure	Specific recommendation	Score
1 Is the mobile money unit an independent business unit separated from the GSM business?		
2 Is there a dedicated mobile money sales and distribution structure?		
3 Does the mobile money manager report directly to the CEO or CFO?		

Read me | Glossary | Input data | Distribution | Org structure | Marketing | Operational dashboard

Organisational structure overall score:		0 out of 32 (0%)	
	Score of possible:	Sources for improvement:	
Organisational structure	0 out of 19 (0%)	GSMA Publication: <a href="#">Organisational Design to Succeed in Mobile Money</a> Author: Philip Levin	
Operation	0 out of 5 (0%)	GSMA Presentation: <a href="#">EPR in Mobile Money: A Reference Guide</a>	
Call centre	0 out of 8 (0%)	IFC: <a href="#">Designing and Building a Call Centre for Mobile Money Financial Services</a>	

When the questionnaire is completed, scores are tallied in the Operational Dashboard





# Assessment: Marketing strategy

The marketing assessment covers the following;

- Marketing strategy
- Marketing monitoring

It is advised that multiple members of a mobile money team contribute to filling out this questionnaire, as specific expertise and knowledge of marketing strategy is needed.

**Marketing**

To drive usage, service providers must guide customers on a journey from their first encounter with mobile money to habitual use of the service. Critical to this journey is marketing. Marketing is very market specific, and some tactics which work wonders in some markets can be useless in others. The objective of this section is therefore not to assess if your current marketing efforts are right for your market, but rather if the foundations of creating a well functioning marketing strategy are in place. This section assumes the mobile money operator has a deep understanding of what customers think of the mobile money service.

To complete the questionnaire having people that works closely with marketing will add value to the discussion, and ease the process of filling in the questionnaire. After completing the questionnaire the recommendations and scores will appear and feed into the Operational dashboard.

Marketing strategy	Specific recommendation	Score
1 In your opinion, are customers aware of and do they understand your mobile money service?		
2 Can you articulate what customer segment you are aiming to reach with your marketing strategy?		
3 Are your marketing communications reaching your target segment?		

Read me | Glossary | Input data | Distribution | Org structure | **Marketing** | Operational dashboard

Marketing overall score: 0 out of 18 (0%)

Marketing strategy	0 out of 10 (0%)	Sources for improvement: <a href="#">GSMA Publication: Driving Customer Usage of Mobile Money for the Unbanked</a>	Resources: <a href="#">MMU Topics - Customer Adoption</a>
Marketing monitoring	0 out of 8 (0%)	<a href="#">GSMA Publication: Getting the Most Out of Your Data: Segmenting Your Mobile Money Customer Base to Drive Usage</a>	

When the questionnaire is completed, scores are tallied in the Operational Dashboard

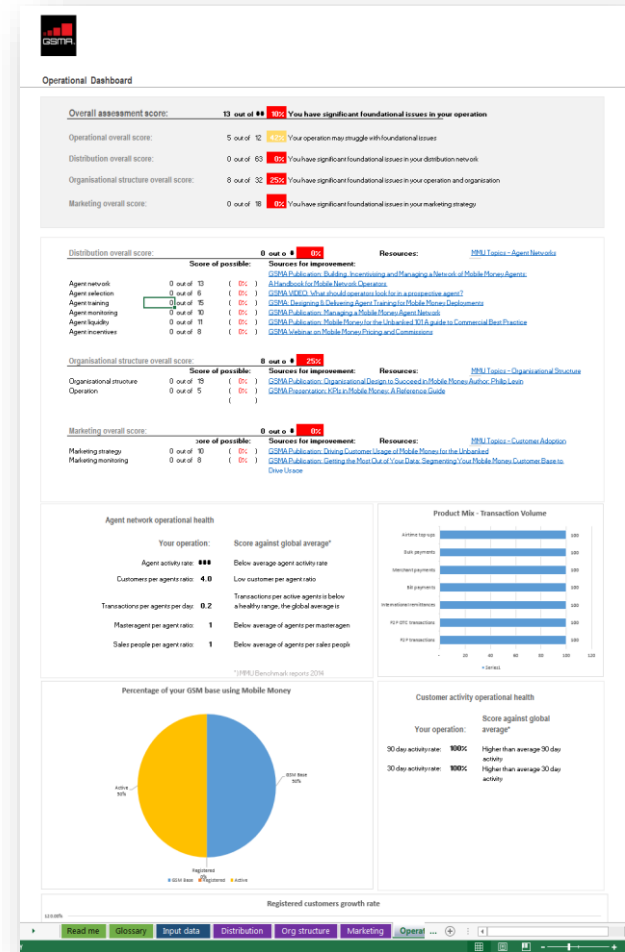


# Operational Dashboard

After completing the assessments, the Operational Health Dashboard will provide a performance overview of your mobile money operations

The dashboard will provide insights on:

- Overall operational health
- Agent network operational health
- Customer activity operational health





# Please get in touch

We hope you find this Assessment useful

To get in touch with us please email us on [MMU@GSMA.com](mailto:MMU@GSMA.com)

